

# **Exhibit O**

to

Declaration of George F. Carpinello

## COMMUNICATION EVENT

## Claims

BNKRPT LTR TO B: FILED ON/AFTER 10/17/05

ITEM	DESCRIPTION
JOB NUMBER	CCR-18-16150
LETTER CODE	L180
SYSTEM	Class-S
OTHER IMPACTED SYSTEMS	PAC
CHANNEL	Manual Letter
OBJECTIVE	Explain to customers who filed for bankruptcy on or after October 17, 2005 that their bankruptcy has concluded and their loan(s) was not discharged and they're required to pay the entire balance. Loans may either be pre or post default.
PROFILES	Commercial: Stafford, SLS, Parent PLUS, Grad PLUS, HEAL, federal Consolidation, Private
STATUS	Repayment or Default (Bankruptcy)
EMAIL SUBJECT LINE	New document ready to view!
EMAIL SENDER	customerservice@navient.com
MEDIA SERVER DESCRIPTION	Bankruptcy Concluded – Loans Not Discharged
TRIGGER	Manual
TRIGGER DESCRIPTION	MANUAL: Upon receipt of notice that bankruptcy has been concluded and a determination has been made that the federal or private student loan(s) is non-dischargeable.
FREQUENCY	N/A
FORMAT	LWL3
OUTPUT GROUP	01
INSERT & BIN ASSIGNMENT	None
ENCLOSURES	None
RETURN ADDRESS	Commercial loans: (04) – P.O. Box 9500, Wilkes-Barre, PA 18773-9500
AUDIENCE/ SALUTATION	BN – Borrower
REGULATIONS	None
REGULATORY INDICATOR	N
MAIL MODE/DELIVERY	G – Send via email, Non-Regulatory

<b>DATE CREATED</b>	12/29/98 (BLV)
<b>LAST UPDATED</b>	3/13/18 SK
<b>BUSI. OWNER/REQUESTOR</b>	Kathleen Murray
<b>SPECIAL INSTRUCTIONS</b>	Updated to Right Rail Updated Email Subject Line Updated Language
<b>OTHER</b>	<p>Letter is generic by Owner (OWNR) for dummy owner number 000084 (suppressed for this OE number). This was established to prevent users from sending out the letter in error if the loan is a dischargeable debt</p> <p>08/25/18 per WT 19813 converted to right rail / text revisions (RFB)  01/25/16 – per wt15507 updated text (dph)  04/04/2011- per WT#6149 revised text (ajt)  7/20/10 – per issue 872539 updated text for letter re-write(sds)  11/25/08 – issue 642790 updated education loan(s) to student loan(s) (bac)  6/1/06 – Issue59798 Text revision (cjs)  4/10/06 Issue 2596 added reference to website. (cjs)  06/01/05 - Per AHD 1601402 – updated paragraphs 1 &amp; 3 with text changes (BAC)  11/24/04 – deleted the word Servicing from Sallie Mae (TNS)  11/17/03 – changed format code from LTL7 (TNS)  02/25/02 – changed Mail Mode from B to G (SRW)  01/10/02 – removed ‘Corporation’ after Sallie Mae Servicing per legal requirement (KMG).  12/02/99 – updated new Mail Mode Indicator on 416 Screen to “B” (BLV)  08/31/99 – replaced “through” with a comma . (KMG)  08/19/99 – revised the reference to Title IX to include Stat. 1581, 1837.(KMG).  03/30/99 – added “servicing corporation” to Sallie Mae name as letter will be used in servicing tps loans also (BLV)</p>

P.O. Box 9500  
Wilkes-Barre, PA 18773-9500

<Borrower Name>  
<Borrower Address>  
<Borrower Address>

NAVIENT®

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<FirstName>, your student loans are now being serviced by Navient.

We've recently been notified that your bankruptcy case has concluded. Since the loans shown below were not discharged through your bankruptcy, you're now responsible for repaying the remaining balance of the loans, according to the terms of the promissory notes.

**We're here to help**

We know financial challenges can come up unexpectedly, and we want to help you stay on track with your loan. If you have any questions about your account or repayment options, visit us online or give us a call.

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**Account number**  
99999999999999

**Date**  
<July XX, 2015>

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**Manage your account online**  
Navient.com

**Contact us**  
888-272-5543

Monday – Thursday,  
8 a.m. – 9 p.m.  
Friday, 8 a.m. – 8 p.m. Eastern

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### Loan information

The loans listed below are the loans referred to in this letter. *If you have questions or concerns about your account, write to us at the address provided above.*

[illegible]